



5. On March 19, 2024, an examiner from the Department commenced a routine examination of PAG at its principal place of business.

Itemization of Fees

6. Pursuant to section 6224 of the CCC, costs and charges, “shall be separately itemized in an installment sale contract as to their nature and amounts.” 12 Pa.C.S. § 6224.

7. For a period of time between January 2020 and March 2024, PAG failed to properly itemize costs and charges in an installment sale contract as to their nature and amounts as required by section 6224 of the CCC. 12 Pa.C.S. § 6224.

Authority of the Department

8. The CCC grants the Department the authority to issue orders as may be necessary for the enforcement of the CCC. 12 Pa.C.S. § 6203(a)(5).

9. Section 6218(a)(13) of the CCC states that the Department may revoke or suspend any license when the licensee engaged in an illegal practice or conduct. 12 Pa.C.S. § 6218(a)(13).

10. Section 6274 of the CCC provides that “[a] person required to be licensed under this chapter that violates this chapter, directs a violation of this chapter or engages in an activity for which a license could be suspended or revoked under section 6218 (relating to revocation or suspension of license) shall be subject to a civil penalty levied by the department of not more than \$2,000 for each offense.” 12 Pa.C.S. § 6274.

**VIOLATION**

11. PAG violated section 6224 of the CCC when it failed to properly itemize costs and charges in an installment sale contract as to their nature and amounts. 12 Pa.C.S. § 6224.

## **RELIEF**

12. Fine. PAG agrees to pay a fine of five hundred dollars (\$500). Payment is due within thirty (30) days of the Effective Date of the Order as defined in paragraph 20 below. The fine payment shall be made through the Department portal at <https://www.portal.dobs.pa.gov>.

13. Corrective Action.

- a. Upon the Effective Date of this Order, PAG shall properly itemize costs and charges in an installment sale contract as to their nature and amounts.
- b. PAG shall comply with the CCC at all times.

## **FURTHER PROVISIONS**

14. Consent. PAG hereby knowingly, willingly, voluntarily and irrevocably consents to the entry of this Order pursuant to the Department's order authority under the CCC and agrees that it understands all of the terms and conditions contained herein. PAG, by voluntarily entering into this Order, waives any right to a hearing or appeal concerning the terms, conditions and/or penalties set forth in this Order.

15. Consumer's Rights. This Order shall not limit or impair any consumer's rights under CCC. 12 Pa.C.S. § 6236.

16. Publication. The Department will publish this Order pursuant to its authority in Section 302.A.(5) of the Department of Banking and Securities Code. 71 P.S. § 733-302.A.(5).

17. Entire Agreement. This Order contains the whole agreement between the parties. There are no other terms, obligations, covenants, representations, statements, conditions, or otherwise, of any kind whatsoever concerning this Order. This Order may be amended in writing by mutual agreement by the Office and PAG.

18. Binding Nature. The Department, PAG, and all officers, owners, directors, employees, heirs and assigns of PAG intend to be and are legally bound by the terms of this Order.

19. Counsel. This Order is entered into by the parties upon full opportunity for legal advice from legal counsel.

20. Effectiveness. PAG hereby stipulates and agrees that the Order shall become effective on the date that the Office executes this Order (“Effective Date”).

21. Other Enforcement Action.

a. The Department reserves all of its rights, duties, and authority to enforce all statutes, rules and regulations under its jurisdiction against PAG in the future regarding all matters not resolved by this Order.

b. PAG acknowledges and agrees that this Order is only binding upon the Department and not any other local, state or federal agency, department or office regarding matters within this Order.

22. Authorization. The parties below are authorized to execute this Order and legally bind their respective parties.

23. Counterparts. This Order may be executed in separate counterparts and by facsimile or electronic format.

24. Titles. The titles used to identify the paragraphs of this document are for the convenience of reference only and do not control the interpretation of this document.

**WHEREFORE**, in consideration of the foregoing, including the recital paragraphs, the Department of Banking and Securities, Compliance Office and Philly Auto Group, LLC, intending to be legally bound, do hereby execute this Consent Agreement and Order.

**FOR THE COMMONWEALTH OF  
PENNSYLVANIA, DEPARTMENT OF  
BANKING AND SECURITIES,  
COMPLIANCE OFFICE**

Redacted

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John Talalai, Director  
Compliance Office  
Pennsylvania Department of Banking and  
Securities

Date: 5/20/2024

**FOR PHILLY AUTO GROUP, LLC**

Redacted

(Officer Signature)



Alexander Lebedev

(Print Officer Name)

Owner

(Title)

Date: \_\_\_\_\_

5/18/2024

